

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Larry N. Mallette
 Rosa M. Mallette
 Debtors

Case No. 12-17088-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db/jdb +Larry N. Mallette, Rosa M. Mallette, 5956 Newtown Avenue, Philadelphia, PA 19120-1131
 12925681 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 12957391 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 12965887 ECMC, P.O. BOX 16408, ST PAUL, MN 55116-0408
 12817388 +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
 12817395 +Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
 12835465 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept 3F
 12817397 +Radio/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 12817400 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
 12968623 +Sadek Law Offices, LLC, 1315 Walnut Street, Suite 302, Philadelphia, PA 19107-4705
 12817403 +Sbl Federal Credit Union, P.O. Box 7480, Philadelphia, PA 19101-7480
 12872762 +TD AUTO FINANCE LLC, PO BOX 6597, CLEVELAND, OH 44101-1597
 12909227 The Bank of New York Mellon et al, Bank of America, N.A., P.O. Box 660933,
 Dallas, TX 75266-0933
 13307757 eCAST Settlement Corporation, PO Box 28136, New York NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: brad@sadeklaw.com Feb 04 2017 03:42:28 BRAD J. SADEK, Sadek and Cooper,
 1315 Walnut Street, Suite 502, Philadelphia, PA 19107
 tr +EDI: BCCSHUBERT.COM Feb 04 2017 03:13:00 CHRISTINE C. SHUBERT, 821 Wesley Avenue,
 Ocean City, NJ 08226-3622
 smg E-mail/Text: bankruptcy@phila.gov Feb 04 2017 03:44:25 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2017 03:43:19
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 04 2017 03:44:00 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 04 2017 03:43:37 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 12817381 +EDI: AFNIRECOVERY.COM Feb 04 2017 03:13:00 Afni, Inc., Po Box 3427,
 Bloomington, IL 61702-3427
 12895252 +EDI: AFNIRECOVERY.COM Feb 04 2017 03:13:00 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 12817382 +EDI: BANKAMER.COM Feb 04 2017 03:13:00 Bank Of America, N.A., 450 American St,
 Simi Valley, CA 93065-6285
 12885583 E-mail/Text: bncmail@w-legal.com Feb 04 2017 03:43:48 Bill Me Laterc/o Weinstein & Riley PS,
 PO Box 3978, Seattle WA 98124-3978
 12817383 +EDI: CAPITALONE.COM Feb 04 2017 03:13:00 Capital One, Po Box 5253,
 Carol Stream, IL 60197-5253
 12817384 +EDI: CAPONEAUTO.COM Feb 04 2017 03:13:00 Capital One Auto Finan, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 13410974 +EDI: AISACG.COM Feb 04 2017 03:13:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 201347, Arlington, TX 76006-1347
 13410974 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 04 2017 03:23:11
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,
 Arlington, TX 76006-1347
 12932654 +EDI: AISACG.COM Feb 04 2017 03:13:00 Capital One Auto Finance, c/o Ascension Capital Gr,
 P.O. Box 201347, Arlington, TX 76006-1347
 12932654 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 04 2017 03:23:18
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
 Arlington, TX 76006-1347
 12872343 +EDI: BASSASSOC.COM Feb 04 2017 03:13:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 12817385 +EDI: CAPITALONE.COM Feb 04 2017 03:13:00 Capital One/Best Buy, Po Box 5253,
 Carol Stream, IL 60197-5253
 13514993 E-mail/Text: bankruptcy.bnc@ditech.com Feb 04 2017 03:42:42 Green Tree Servicing LLC,
 P.O. Box 6154, Rapid City, SD 57709
 12817386 EDI: RMSC.COM Feb 04 2017 03:13:00 Geocrb/JC Pennies, Po Box 984100, El Paso, TX 79998
 12817387 +EDI: RMSC.COM Feb 04 2017 03:13:00 Geocrb/Walmart, Po Box 984100, El Paso, TX 79998-1400
 12817393 +EDI: IIC9.COM Feb 04 2017 03:13:00 I.C. Systems, Inc., P.O. Box 64378,
 St Paul, MN 55164-0378
 12911915 E-mail/Text: bknotice@crgofusa.com Feb 04 2017 03:44:01
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,
 DALLAS, TX 75312-3203
 12854080 EDI: JEFFERSONCAP.COM Feb 04 2017 03:13:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 12817394 +EDI: RESURGENT.COM Feb 04 2017 03:13:00 Lvnv Funding Llc, Po Box 740281,
 Houston, TX 77274-0281
 12942083 +EDI: OPHSUBSID.COM Feb 04 2017 03:13:00 Oak Harbor Capital VII, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

District/off: 0313-2

User: Lisa
Form ID: 309A

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Total Noticed: 50

Date Rcvd: Feb 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12952304 EDI: PRA.COM Feb 04 2017 03:13:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13024264 +EDI: PRA.COM Feb 04 2017 03:13:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
12817396 +EDI: PRA.COM Feb 04 2017 03:13:00 Portfolio Recovery & Affil., 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
12865177 EDI: Q3G.COM Feb 04 2017 03:13:00 Quantum3 Group LLC as agent for,
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
12817398 +E-mail/Text: rdkcollects@gmail.com Feb 04 2017 03:42:46 Rdk Collection Service,
318 John R Rd # 321, Troy, MI 48083-4542
12826665 EDI: RECOVERYCORP.COM Feb 04 2017 03:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12817401 +EDI: NAVIENTFKASMSERV.COM Feb 04 2017 03:13:00 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
12856347 +EDI: NAVIENTFKASMSERV.COM Feb 04 2017 03:13:00 Sallie Mae Trust, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
12848708 +E-mail/Text: bncmail@w-legal.com Feb 04 2017 03:43:48 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12817404 +EDI: WTRRNBNK.COM Feb 04 2017 03:13:00 Target Nb, Po Box 673,
Minneapolis, MN 55440-0673
12817405 +EDI: CHRYSLER.COM Feb 04 2017 03:13:00 Td Auto Finance, Po Box 9223,
Farmington Hills, MI 48333-9223
12817406 +EDI: WFNNB.COM Feb 04 2017 03:13:00 Wfnnb/Catherines, 4590 E Broad St,
Columbus, OH 43213-1301

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12957392* +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
12817389* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
12817390* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
12817391* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
12817392* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
12817399* +Rdk Collection Service, 318 John R Rd # 321, Troy, MI 48083-4542
12817402* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon, et al
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
BRAD J. SADEK on behalf of Joint Debtor Rosa M. Mallette brad@sadeklaw.com
BRAD J. SADEK on behalf of Debtor Larry N. Mallette brad@sadeklaw.com
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
DANIEL BRETT SULLIVAN on behalf of Creditor Bill Me Later BNCmail@w-legal.com,
DanS@w-legal.com
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon, et al
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MARY F. KENNEDY on behalf of Creditor The Bank of New York Mellon, et al
mary@javardianlaw.com, tami@javardianlaw.com
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, et al
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Larry N. Mallette	Social Security number or ITIN	xxx-xx-5803
	First Name Middle Name Last Name	EIN	__-__-__
Debtor 2	Rosa M. Mallette	Social Security number or ITIN	xxx-xx-5259
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-__
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 7/27/12
Case number:	12-17088-amc	Date case converted to chapter	7 1/27/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Larry N. Mallette	Rosa M. Mallette
2. All other names used in the last 8 years		
3. Address	5956 Newtown Avenue Philadelphia, PA 19120	5956 Newtown Avenue Philadelphia, PA 19120
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 938-4191 Email: christine.shubert@comcast.net

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107 	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 2/3/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 1, 2017 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/30/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	